

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nicole R. Apgar
Debtor

Case No. 17-00164-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: May 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2017.

db
4874584 +Nicole R. Apgar, 493 E Elmwood Ave, Mechanicsburg, PA 17055-4239
4874588 +Bureau of Employer Tax Oper, PO Box 68568, Harrisburg, Pennsylvania 17106-8568
4874592 +Fairview Township, 599 Lewisberry Road, New Cumberland, PA 17070-2399
Northstar Location Services, LLC, Financial Services Dept, PO Box 49,
Bowmansville, NY 14026-0049
4874594 OSS Health, 1855 Powder Mill Road, York, PA 17402-4723
4874593 +Office of Attorney General, Financial Enforcement Section, Strawberry,
Harrisburg, Pennsylvania 17120-0001
4874598 +PPL, 827 Hausman Rd., Allentown, Pennsylvania 18104-9392
4874596 Penn Credit Corporation, PO Box 988, Harrisburg, Pennsylvania 17108-0988
4874597 Penn Waste, Inc., c/o Metro Bank, PO Box 64910, Baltimore, MD 21264-4910
4890804 +TD Auto Finance Company, c/o Schiller, Knapp, Lefkowitz & Hertz, 950 New Loudon Road,
Latham, NY 12110-2100
4874602 +Torres Credit Services, Inc., 27 Fairview Street, Carlisle, Pennsylvania 17015-3200
4874603 +U.S. Department of Justice, PO Box 227, Ben Franklin Station,
Washington, District of Columbia 20044-0227
4874604 United States Attorney, PO Box 11754, Harrisburg, Pennsylvania 17108-1754

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4874583 +EDI: HNDA.COM May 04 2017 18:53:00 AMERICAN HONDA FINANCIAL, 200 CONTINENTAL DRIVE,
SUITE #301, NEWARK, DE 19713-4336
4874582 EDI: ALLIANCEONE.COM May 04 2017 18:53:00 AllianceOne Receivables Management Inc,
PO Box 3111, Southeastern, PA 19398-3111
4874585 +EDI: CAPITALONE.COM May 04 2017 18:53:00 CAPITAL ONE, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
4874586 +EDI: WFNNB.COM May 04 2017 18:53:00 CB/VICSCRT, PO BOX 182789, COLUMBUS, OH 43218-2789
4874587 EDI: DISCOVER.COM May 04 2017 18:53:00 DISCOVER BANK, PO BOX 15316,
WILMINGTON, DE 19850
4874589 +E-mail/Text: aladd@franklinamerican.com May 04 2017 18:58:05 FRANKLIN AMERICAN MORTGAGE,
501 CORPORATE CENTER, SUITE 400, FRANKLIN, TN 37067-6216
4874590 E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com May 04 2017 18:57:54
Insurance Support Center, PO Box 588002, North Metro, GA 30029-8002
4874591 EDI: IRS.COM May 04 2017 18:53:00 Internal Revenue Service, PO Box 7346,
Philadelphia, Pennsylvania 19101-7346
4874595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 04 2017 18:57:44 PA Department of Revenue,
Department 280946, Attn: Bankruptcy Divi, Harrisburg, Pennsylvania 17128-0946
4874599 E-mail/Text: colleen.atkinson@rmscollect.com May 04 2017 18:58:08
Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630
4874600 +EDI: RMSC.COM May 04 2017 18:53:00 SYNCEB/AMEG D, PO BOX 965005, ORLANDO, FL 32896-5005
4874601 +EDI: CHRYSLER.COM May 04 2017 18:53:00 TD AUTO FINANCIAL, PO BOX 9223,
FARMINGTON, MI 48333-9223
4874605 +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV May 04 2017 18:57:49 United States Trustee,
228 Walnut Street, Room 1190, Harrisburg, Pennsylvania 17101-1722
4874606 +EDI: VERIZONWIRE.COM May 04 2017 18:53:00 VERIZON, NATIONAL RECOVERY, PO BOX 26055,
MINNEAPOLIS, MN 55426-0055

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Franklin American Mortgage Company
bkgroup@kmlawgroup.com
John Matthew Hyams on behalf of Debtor Nicole R. Apgar jmh@johnhyamslaw.com,
jak@johnhyamslaw.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
Martin A Mooney on behalf of Creditor TD Auto Finance LLC tshariff@schillerknapp.com,
tshariff@ecf.courtdrive.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Nicole R. Apgar**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5751**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

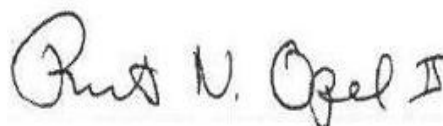
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-00164-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicole R. Apgar

May 4, 2017**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.